

Information to identify the case:			
Debtor 1	<b>Robert Laval Wiley</b>		Social Security number or ITIN <b>xxx-xx-5322</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Kathleen Bernadette Wiley</b>		Social Security number or ITIN <b>xxx-xx-7176</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>District of Utah</b>			
Case number: <b>12-24137 JTM</b>		Chapter 13	Petition date: 4/2/12

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Laval Wiley

Kathleen Bernadette Wiley

7/26/17

**By the court:** Joel T. Marker  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Robert Laval Wiley  
 Kathleen Bernadette Wiley  
 Debtors

Case No. 12-24137-JTM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: bc  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db/jdb +Robert Laval Wiley, Kathleen Bernadette Wiley, 4785 W 5135 S,  
 Salt Lake City, UT 84118-5714  
 8226257 +Allied Interstate, P.O. Box 361477, Columbus, OH 43236-1477  
 8226259 Attorney General for United States, 950 Pennsylvania Ave, NW, Room 4400,  
 Washington, DC 20530-0001  
 8226262 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
 8226263 +Brent J. Bowen, M.D. P.C., PO Box 57547, Salt Lake City, UT 84157-0547  
 8433289 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
 8226270 +Dr. R. Scott Binkerd DC, 431 E. 5600 S., Salt Lake City, UT 84107-6261  
 8226279 +Intermountain Health Care, P.O. Box 410400, Salt Lake City, UT 84141-0400  
 8227694 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366  
 8226283 +Nissan Motor Acceptance Corporation, P.O. Box 660360, Dallas, TX 75266-0360  
 8412129 +QC Financial Services, c/o Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933  
 8226286 +QC Financial Services, Inc, 1806 W. 12600 S., Riverton, UT 84065-7026  
 8226287 +RC Willey Financial Services, PO Box 65320, Salt Lake City, UT 84165-0320  
 8226288 Salt Lake County Treasurer, 2001 S. State St., #N1200, PO Box 144575,  
 Salt Lake City, UT 84114-4575  
 8226289 Salt Lake District Attorney, 2001 S. State St, S-3500, Salt Lake City, UT 84190-1210  
 8226293 +US Attorney, District of Utah, David B. Barlow, 185 South State St. #400,  
 Salt Lake City, UT 84111-1552  
 8226295 +Valley Builders, P.O. Box 399, Gunnison, UT 84634-0399  
 9342528 eCast Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Jul 27 2017 00:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 8226258 E-mail/Text: e-bankruptcy@americafirst.com Jul 27 2017 01:30:03 America First Credit Union,  
 P.O. Box 9199, Ogden, UT 84409-0199  
 8226260 +EDI: TSYS2.COM Jul 27 2017 00:53:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 8226261 EDI: HFC.COM Jul 27 2017 00:53:00 Best Buy/HSBC, PO Box 5226,  
 Carol Stream, IL 60197-5226  
 8226268 EDI: CITICORP.COM Jul 27 2017 00:53:00 Citi Cards, P.O. Box 182564,  
 Columbus, OH 43218-2564  
 8226264 +EDI: CAPITALONE.COM Jul 27 2017 00:53:00 Capital One, P.O. Box 60599,  
 City of Industry, CA 91716-0599  
 8423494 +EDI: BASSASSOC.COM Jul 27 2017 00:53:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 8306445 +E-mail/Text: bankruptcy@cavps.com Jul 27 2017 01:29:48 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 8226265 EDI: CHASE.COM Jul 27 2017 00:53:00 Chase, Card Member Services, PO Box 94014,  
 Palatine, IL 60094-4014  
 8226266 EDI: RMSC.COM Jul 27 2017 00:53:00 Chevron / GECRB, PO Box 530950,  
 Atlanta, GA 30353-0950  
 8226267 EDI: RMSC.COM Jul 27 2017 00:53:00 Chevron and Texaco, P.O. Box 530950,  
 Atlanta, GA 30353-0950  
 8226269 EDI: CRFRSTNA.COM Jul 27 2017 00:53:00 Credit First National Association, PO Box 81344,  
 Cleveland, OH 44188-0344  
 8318264 +EDI: CRFRSTNA.COM Jul 27 2017 00:53:00 Credit First National Association, Po Box 818011,  
 Cleveland, OH 44181-8011  
 8226271 EDI: CRFRSTNA.COM Jul 27 2017 00:53:00 Firestone Complete Auto Care, Credit First N.A.,  
 PO Box 81344, Cleveland, OH 44188-0344  
 8226272 EDI: RMSC.COM Jul 27 2017 00:53:00 GE Capital Retail Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 8239790 EDI: RMSC.COM Jul 27 2017 00:53:00 GE Capital Retail Bank,  
 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 8273069 EDI: RMSC.COM Jul 27 2017 00:53:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 8226273 EDI: RMSC.COM Jul 27 2017 00:53:00 GECRB/JC Pennys, PO Box 960090,  
 Orlando, FL 32896-0090  
 8226274 EDI: RMSC.COM Jul 27 2017 00:53:00 GEMB - Mervyns, PO Box 981400,  
 El Paso, TX 79998-1400  
 8226275 EDI: RMSC.COM Jul 27 2017 00:53:00 GEMB - Sam's Club, PO Box 530942,  
 Atlanta, GA 30353-0942  
 8226276 EDI: RMSC.COM Jul 27 2017 00:53:00 Genpact Services LLC., P.O. Box 960013,  
 Orlando, FL 32896-0013  
 8271670 +EDI: BASSASSOC.COM Jul 27 2017 00:53:00 HSBC Bank Nevada, N.A.,  
 3936 E. Ft. Lowell Rd, Ste 200, Tucson Az 85712-1083  
 8226277 +EDI: HFC.COM Jul 27 2017 00:53:00 HSBC Card Services, PO Box 49352,  
 San Jose, CA 95161-9352

District/off: 1088-2

User: bc  
Form ID: 3180W

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Total Noticed: 64

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8226278 EDI: HFC.COM Jul 27 2017 00:53:00 HSBC Retail Services, PO Box 49353,  
San Jose, CA 95161-9353  
8226280 +EDI: IRS.COM Jul 27 2017 00:53:00 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
8226281 EDI: TSYS2.COM Jul 27 2017 00:53:00 Juniper, Visa Card Services, P.O. Box 13337,  
Philadelphia, PA 19101-3337  
8388540 +EDI: OPHSUBSID.COM Jul 27 2017 00:53:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
8432886 EDI: RESURGENT.COM Jul 27 2017 00:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
8226282 E-mail/Text: ZyCredit.A.User@lesschwab.com Jul 27 2017 01:29:56 Les Schwab Tire Center,  
2105 South Redwood Road, Salt Lake City, UT 84119-1300  
8263494 +E-mail/Text: ZyCredit.A.User@lesschwab.com Jul 27 2017 01:29:56  
Les Schwab Tire Centers of Utah, Inc, PO Box 5350, Bend, OR 97708-5350  
8640558 EDI: AIS.COM Jul 27 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
8417411 +EDI: OPHSUBSID.COM Jul 27 2017 00:53:00 OAK HARBOR CAPITAL VI, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
8226284 E-mail/Text: orsbankruptcy@utah.gov Jul 27 2017 01:30:28 Office of Recovery Services,  
515 East 100 South, P.O. Box 45033, Salt Lake City, UT 84145-0033  
8226285 EDI: AGFINANCE.COM Jul 27 2017 00:53:00 One Main Financial, PO Box 183172,  
Columbus, OH 43218-3172  
8403204 EDI: PRA.COM Jul 27 2017 00:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
8801698 +EDI: PRA.COM Jul 27 2017 00:53:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
8620073 EDI: RECOVERYCORP.COM Jul 27 2017 00:53:00 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
8398200 EDI: Q3G.COM Jul 27 2017 00:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
8620074 EDI: RECOVERYCORP.COM Jul 27 2017 00:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
8226290 +EDI: SEARS.COM Jul 27 2017 00:53:00 Sears Credit Cards, PO Box 688957,  
Des Moines, IA 50368-8957  
8226291 EDI: SEARS.COM Jul 27 2017 00:53:00 Sears Credit Cards, PO Box 183082,  
Columbus, OH 43218-3082  
8226292 +EDI: CITICORP.COM Jul 27 2017 00:53:00 The Home Depot, Attn: Bankruptcy Department,  
P.O. Box 6497, Sioux Falls, SD 57117-6497  
8226294 +EDI: UTAHTAXCOMM.COM Jul 27 2017 00:53:00 Utah State Tax Commission,  
Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000  
8226297 +EDI: WFFC.COM Jul 27 2017 00:53:00 Wells Fargo Bank, N.A., Bankruptcy Department,  
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
8226296 EDI: WFFC.COM Jul 27 2017 00:53:00 Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341  
8264255 EDI: WFFC.COM Jul 27 2017 00:53:00 Wells Fargo Dealer Services, Inc., PO Box 19657,  
Irvine, CA 92623-9657

TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8404858\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: bc  
Form ID: 3180W

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Total Noticed: 64

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

David x2Berry on behalf of Debtor Robert Laval Wiley slc@berrytripp.com,  
slc13@berrytripp.com;bt205@berrytripp.com  
David x2Berry on behalf of Joint Debtor Kathleen Bernadette Wiley slc@berrytripp.com,  
slc13@berrytripp.com;bt205@berrytripp.com  
David T. Berry on behalf of Debtor Robert Laval Wiley slc@berrytripp.com,  
slc13@berrytripp.com;bt205@berrytripp.com  
David T. Berry on behalf of Joint Debtor Kathleen Bernadette Wiley slc@berrytripp.com,  
slc13@berrytripp.com;bt205@berrytripp.com  
Lon Jenkins tr ecfmail@ch13ut.org, lneebling@ch13ut.org  
Mark S. x2Middlemas on behalf of Creditor Wells Fargo Bank, N.A.  
LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 8